

Course Title:	Personal Finance
Grade(s):	11th & 12th Grade

Course Description
This Personal Finance course is designed to be taught over one semester. The curriculum is comprehensive, current, curated, and customizable, consisting of 60+ dynamic lessons aligned with Connecticut and National Standards for Personal Financial Education. The course provides students with essential, real-world skills in managing money, making informed financial decisions, and building a secure future. The content emphasizes interactive, engaging activities and projects, ensuring relevance and application for today's students.
Approved Curricular Materials/Textbook(s)
The course uses the free, online NGPF curriculum, which includes: • Digital lesson plans, guides, and answer keys. • Student Activity Packets for every lesson. • Interactive resources such as Nearpod and Pear Deck slides. • Self-grading diagnostic, exit tickets, and unit exams. • Real-world activities in every lesson plan. • NGPF simulations and FinCap Friday current event videos.

Unit Title	Unit Description (Include Unit Objectives)	Unit Pacing
Unit 1: Behavioral Economics	Description: This unit explores the psychological and emotional factors that drive financial choices, often leading to irrational decisions. Students will examine their own relationship with money. Objectives: Students will be able to identify and explain common cognitive biases (e.g., anchoring, herd mentality) and develop strategies to make more rational, objective financial decisions.	Approx. 3-4 Instructional Days

Unit 2: Banking	Description: This unit covers the fundamental services provided by financial institutions and the process of saving. Objectives: Students will be able to compare checking and savings accounts, manage digital transactions (P2P apps, online banking), protect their personal data, and implement effective strategies for maximizing savings.	Approx. 7-8 Instructional Days
Unit 3: Investing	Description: This unit covers the fundamentals of growing wealth over the long term. Objectives: Students will explore the power of compounding interest, differentiate between various asset classes (stocks, bonds, mutual funds), understand risk management, and develop a strategy for investing toward long-term goals like retirement.	Approx. 10-11 Instructional Days
Unit 4: Types of Credit	Description: This unit introduces the concept of credit and the various forms of consumer debt. Objectives: Students will be able to explain the importance of credit, understand the features and responsible use of credit cards, differentiate between installment and revolving credit, and calculate the true cost of common large loans like auto loans and mortgages.	Approx. 6-7 Instructional Days
Unit 5: Managing Credit	Description: This unit focuses on building, maintaining, and protecting a strong financial reputation. Objectives: Students will learn how a credit score is calculated, how to effectively build credit from scratch, read and dispute errors on their credit report, and manage debt responsibly to ensure future financial opportunities.	Approx. 6-7 Instructional Days
Unit 6: Paying for College	Description: This unit provides a guide to navigating the complex process of financing higher education. Objectives: Students will be able to identify the true costs of college, complete the FAFSA application, actively search for and secure scholarships and grants, and evaluate the various types of student loans available.	Approx. 6-7 Instructional Days

Unit 7: Career	Description: This unit connects education and career choices directly to personal financial outcomes. Objectives: Students will explore different career paths and their corresponding earning potential, learn essential job search skills (e.g., resume writing, interviewing), and understand the financial transition into the workforce.	Approx. 5-6 Instructional Days
Unit 8: Insurance	Description: This unit teaches students how to use insurance as a tool for financial risk management and protection. Objectives: Students will be able to identify insurable risks, compare different types of coverage, including health, auto, renter's, and life insurance, and understand key terms like premiums, deductibles, and policy limits.	Approx. 6-7 Instructional Days
Unit 9: Taxes	Description: This unit demystifies the U.S. tax system and its direct impact on personal finances. Objectives: Students will be able to understand different types of taxes (income, sales, property), analyze how taxes are calculated, read a paystub, and gain familiarity with the basic concepts and forms required for filing federal income taxes (e.g., W-4, 1040).	Approx. 6-7 Instructional Days
Unit 10: Budgeting	Description: This unit focuses on the critical skill of tracking money and creating a spending plan. Objectives: Students will learn various budgeting methods (e.g., 50/30/20 rule, zero-based budgeting), track income and expenses, identify the difference between needs and wants, and create a realistic budget to achieve their financial goals.	Approx. 5-6 Instructional Days
Unit 11: Consumer Skills	Description: This unit empowers students to be savvy, ethical consumers in the modern marketplace. Objectives: Students will practice comparison shopping, analyze the influence of advertising and dark patterns, understand their consumer rights, and recognize and prevent various types of scams and identity theft.	Approx. 6-7 Instructional Days